



Who is the Affordable Care Act (ACA) Helping in Rhode Island?

Children With RItE Care Coverage

Eligibility levels for RItE Care (Rhode Island's combination Medicaid/CHIP program) for children will remain at 250% FPL (approximately \$45,775 for a family of 3) until at least September 30, 2019.

Under the ACA, all states must maintain eligibility levels in their Medicaid and Children's Health Insurance Program (CHIP) programs for children until September 30, 2019.

Uninsured Young Adults Who Are Eligible to Stay on Their Parents' Plan

Young adults can stay on their parents' health insurance plan until they are 26, whether they are a student or not.

Seniors and People With Disabilities Who Have Prescription Medications

Starting in 2010, seniors and people with disabilities on Medicare who reached the prescription drug "doughnut hole" received a rebate check of \$250 to help with the costs of their medication.

Now, people who reach the Medicare "doughnut hole" will receive a 50 percent discount on brand-name medication and will be eligible for reduced-price generic prescriptions.

Seniors and People With Disabilities Who Have Access to Free Preventive Health Services

Preventive services, such as mammograms, colonoscopies, and flu shots, are now provided free of charge to Medicare enrollees. In addition, annual wellness visits are now provided to those enrolled in Medicare at no cost.

Children With Pre-Existing Conditions

Insurance companies can no longer deny coverage to children who have pre-existing health conditions or offer them a plan that does not cover care for their pre-existing condition.

Small Businesses That Are Eligible for a Premium Tax Credit

Small businesses with fewer than 25 employees and an average wage of less than \$50,000 are now eligible for tax credits to help cover the cost of health insurance premiums for their employees.

The Majority of Rhode Islanders:

Are Protected from Being Dropped by Their Insurer

Insurers cannot take away a person's health coverage when they get sick.

Have Access to Free Preventive Care

Most new private insurance plans must cover preventive services – such as screenings and tests – with no co-payments.

Tens of thousands more Rhode Islanders (and millions of Americans) will soon see additional benefits from the law, including tax credits to help pay for coverage and barring insurers from denying coverage for adults based on a pre-existing condition.